

REMARKS

Reconsideration of this application, as amended, is requested.

Rejections Under 35 USC § 102(e)

Claims 15, 18-20, 23 and 24 were rejected under 35 USC § 102(e) as being anticipated by Jones et al, US patent no. 5,797,133 ("Jones").

Claim 15, as amended, includes the following limitations:

storage means for storing said status information relating to a commerce-related event;
status information retrieval means for retrieving said status information from the common carrier information system and storing the status information in the storage means;
message generation means for automatically generating a status message reflective of said status information; and
message forwarding means for automatically forwarding said status message to a point where it may be accessed by an interested party.

The Office Action contends that the following disclosure in Jones is anticipatory of the "status information retrieval means" limitation of claim 15:

"The data processor 5 then selects a particular notice of approval status form letter appropriate for the particular potential borrower from a data file at block 76 accessible to the data processor and creates a notice letter with appropriate wording. For instance, the letter may be addressed to the potential borrower; identify the lender; describe the borrower's approval status, including the maximum loan amount available for differing payback times; describe what, if any, additional steps the borrower must undertake to gain approval of the loan; verify the information the potential borrower transmitted and/or request more information from the borrower.

The notice letter is then automatically sent to the dealer (blocks 78 and 80), typically by being placed in an outbound queue and routed to a fax board, from which the fax board, by means of its on-board firmware in conjunction with software running on the data

processor 5 software, automatically places the call to the dealer and transmits the letter by facsimile transmission. An additional copy of the approval status letter or a different version summarizing the information contained in the status letter is sent to the lender automatically at block 82. These procedures allow for immediate follow-up by the lender with the potential borrower. Using an MS-DOS PC computer with at least 4 megabytes of RAM memory, for the usual case, it typically takes about 30 seconds to obtain credit bureau information (block 54) after all tone data is received, about one second to determine the approval status of the potential borrower (block 60) and about 60 seconds to transmit the notice of approval status to the potential borrower (blocks 78 and 80), leading to an approximate overall time of about 91 seconds. Notifying the lender of the approval status of the borrower (block 74) typically takes an additional 60 seconds. Obviously, for a particular case, these times might be shorter, or, particularly if an exception report is required (block 70) or other difficulties are experienced, these times could be longer. (Column 6, line 64 – Column 7, line 32).

Claim 15, as amended, calls for retrieving said status information from the common carrier information system and storing the status information in the storage means. Jones, in the above-quoted text, does not retrieve status information from a common carrier information system. Rather, Jones teaches, upon receiving a phone call from a borrower, (column 5 lines 4-27), executing a script to obtain financial information about a potential borrower over the telephone (column 5, lines 28-60), and then contacting a credit bureau to obtain additional information about the potential borrower (column 5 line 66 – column 6 line 28). An approval status is then generated, not received, further based on criteria provided by the lender (Column 6, lines 29-50).

Accordingly, the Jones reference does not teach retrieving said status information from the common carrier information system, as claimed. Therefore, the Applicants respectfully request the rejection to claim 15 be withdrawn. Independent claim 20 includes limitations similar to those recited in claim 15. Therefore, at least for the reasons presented

above, claim 20 is also not anticipated by Jones. Claims 16-19 and 21-24 are dependent on one of the claims 15 and 20, therefore, the Applicants respectfully request the rejection to these claims also be withdrawn.

Rejections Under 35 USC § 103(a)

Claims 16-17 and 21-22 were rejected under 35 USC § 103(a) as being unpatentable over Jones.

Claims 16-17 and 21-22 are dependent on one of either claim 15 or 20, respectively. Therefore, the Applicants respectfully request the rejections to these claims be withdrawn, at least for the reasons stated above.

CONCLUSION


The Applicants respectfully submit the present application, as amended, is in condition for allowance. If the Examiner believes a telephone conference would expedite or assist in the allowance of the present application, the Examiner is invited to call André Gibbs at (408) 720-8300.

Authorization is hereby given to charge our Deposit Account No. 02-2666 for any charges that may be due.

Respectfully submitted,

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

IN THE CLAIMS:

Claims 15, 20 and 23 have been amended as follows:

15. (Amended Three Times) An update processing and transmission system, comprising:
storage means for storing said status information relating to a commerce-related event;
status information retrieval means for retrieving said status information from the
common carrier information system and storing the status information in the storage means;
message generation means for automatically generating a status message reflective of
said status information; and

message forwarding means for automatically forwarding said status message to a point
where it may be accessed by an interested party.

20. (Amended Three Times) An update processing and transmission method, including:
receiving status information relating to a commerce-related event in response to a
status query to a common carrier information system;

storing the status information in a status database relating to a commerce-related
event;

retrieving said status information from the status database;
automatically generating a status message reflective of said status information; and
automatically forwarding said status message to a point where it may be accessed by
an interested party.

23. (Twice Amended) The method of claim 20, wherein said status information is stored
on [a] the status information database within a first computer.